

ABSTRACT OF THE DISCLOSURE

There is disclosed an insurance system in which an insurance subjected to an examination can quickly be contracted. An insurance server 11 receives an application for the insurance from a client 12 via a communication network, obtains information from a customer information database 111 in which information necessary for the examination is stored, performs the examination for a contract of the insurance based on the information, and uses a prepaid balance stored in a customer account database to settle a premium, when the examination is successful.

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